

A Users Guide To The Fema/State Assistance Process

MONTGOMERY, Al. – The steps to obtain disaster assistance begin with one essential call to **800-621-FEMA (3362)** or **800-462-7585 (TTY)** for those with speech- or hearing-impairments. Federal Emergency Management Agency (FEMA) teleregistration lines are open seven days a week, 24 hours a day. Multilingual operators are available to assist disaster victims in various languages.

Currently, due to the multi-state impact of Hurricane Katrina, the teleregistration lines are extremely busy. Callers are urged to be patient and to use off-peak hours, late at night or early morning to connect with FEMA. Applicants can also register via the Internet at <http://www.fema.gov> without encountering possible busy signals or long waits on hold.

Here's what you need to know:

- The entire registration process takes about 20 minutes. An applicant will be asked general information regarding income, insurance coverage, availability to get to work and extent of damages to your home or business. Relevant portions of the Individual and Housing Program (IHP) and the U.S. Small Business Administration (SBA) low-interest loan program may be explained.
- Registration is complete when a control number is given to the caller. Once you get your control number, be sure not to lose it. You will need it to call in important updates such as a change of address or phone contact number, as well as track the status of your aid request.
- A FEMA-contracted inspector will call to arrange a convenient time to visit the property. In most cases, the inspection will be within three to five days following registration although access to some hard-hit areas may slow the turnaround time. Appointments can be rescheduled by using the Helpline option on the teleregistration menu.
- All authorized inspectors will have laminated FEMA identification tags with a photo of the inspector. These inspectors will not ask for money, bank account numbers, social security numbers, or similar personal items. Any such personal information given to FEMA will be done only when a person registers for aid. Genuine FEMA inspectors will only ask to see proof of a primary residence (such as current utility bills), a property deed, car title and insurance policies.
- Be on guard for con artists trying to take advantage during this upsetting time. In past disasters there have been scammers posing as inspectors, some even wearing FEMA-like shirts and distributing FEMA-type flyers who try varieties of identity-theft; asking for personal information and even seeking money. Tell the police if someone tries these scams on you.

- If you qualify for housing assistance, you will receive a check usually within two weeks. If you have a checking account, direct deposit through electronic funds transfer, speeds payment.
- Housing Assistance (HA) funds may be available for temporary housing, such as financial aid to rent a different place to live or emergency repair grants of up to \$5,200 for homeowners with uninsured or underinsured disaster-related damages to their primary residence. Other forms of HA may include a temporary housing unit when other housing resources are not available, such as a travel trailer. In a pre-placement interview, you'll be asked if you have special housing needs, such as wheelchair access.
- Other Needs Assistance (ONA) provides grants administered by the state of Alabama for necessary disaster-related expenses not available through other programs or resources. Eligible items include medical, dental and funeral expense; furniture, clothing and some appliances; costs to repair or replace essential transportation up to limits set by the state; and public transportation costs.
- The SBA provides low-interest disaster loans to cover residential and business losses not fully compensated by insurance. Loans are available up to \$200,000 for primary residences and \$40,000 for personal property, including renter losses. Loans of up to \$1.5 million are available for business property losses not fully compensated by insurance.
- Homeowners who must be out of their homes for a short period of time while repairs are being made can receive money for short-term stays in motels and hotels. If a home is livable except for utilities, occupants should notify local utility companies. Be sure to tell your utility company if your electricity or gas is not working.